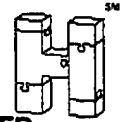


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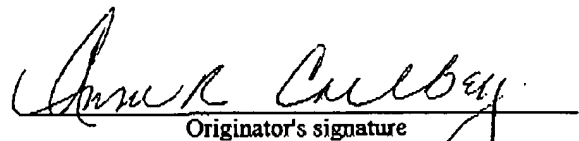
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DATE: 7 April 2004**TOTAL # OF PAGES (INCLUDING
THIS COVER PAGE):** 15**TO:** Examiner T.D. Nguyen**FAX #:** (703) 872-9306**FIRM/COMPANY:** U.S. Patent & Trademark Office**PHONE #:** (703) 308-2053**FROM:** Reed R. Heimbecher, Esq.**FAX #:** (303) 985-0651**EMAIL:** reed@heimbecher.com**PHONE #:** (303) 279-8888**MESSAGE:** Enclosures**MATTER NO.:** 014-040001US**Enclosures:**

1. Remarks regarding voicemail message; and
2. Executed Declaration of Inventors under 37 C.F.R. § 1.131.


Originator's signature

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 09/677,401 Confirmation No. : 3108
Applicant: : K. Jon Kern et al. Art Unit : 3629
Filed : 29 September 2000 Examiner : T.D. Nguyen
TITLE : LOYALTY REWARD PROGRAM FOR REDUCING THE BALANCE OF A
LOAN OBLIGATION
Docket No. : 014-040001US
Customer : 33486

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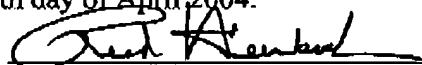
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Examiner Nguyen:

Thank you for the voicemail message earlier this morning. Enclosed please find a signed copy of the "Declaration of Inventors Under 37 C.F.R. § 1.131." If the copy of this declaration filed on 5 April 2004 is unsigned, please substitute the attached signed copy. We apologize for any confusion.

We have also changed our attorney docket no. from 5125.02 to 014-040001US. Therefore, if possible, please quote our new docket number when corresponding. Thank you in advance for your attention to this matter.

Respectfully submitted this 7th day of April 2004.


Reed R. Heimbecher, Esq.
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